

## **EXHIBIT C**



ROBERT B LADD

## Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.<sup>1</sup>

**Portfolio Summary:** Tracks the current value of your portfolio as of the report date and compares it to the prior month.<sup>2</sup> The asset allocation indicates your portfolio diversification by investment type.

Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart. Margin Equity = Total Account Equity / (Total Long Marginable Value + Total Short Value)

**Activity Summary:** The opening and closing cash balances are reconciled here for quick reference. All account activity is summarized for the current period and year-to-date.

**Income & Expense Summary (non-IRAs only):** This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

**Retirement Account Summary (IRAs only):** Review the IRS regulated transactions for the current and prior years. IRS Form 5498 fair market value is based on the current value as of December 31 of the previous year and will be furnished to the IRS.

**Performance Summary:** Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

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**Accuracy of Reports:** Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact us at 800-569-3900 within ten (10) days of your receipt of this statement. Any oral statements that you have made to us should be confirmed in writing. The statement will otherwise be considered conclusive.

**Account Protection:** Deposits held by TD Bank, N.A. and TD Bank USA, N.A. are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage, go to [www.fdic.gov](http://www.fdic.gov). Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at [www.sipc.org](http://www.sipc.org).

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities, and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$162 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although the funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market fund. Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you.

**Tax Reporting:** The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

**Cost Basis:** Cost-Basis, tax lot and performance reporting and Gainskeeper are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

**Margin and Options Account Agreements:** Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/fee represents base commission and any options contract, exercise, and assignment fees.

**Current Market Prices:** The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service, the value is determined by TD Ameritrade as Non-Physical (NP). The valuations on your statement are provided as general information only and do not guarantee the accuracy of prices. Monga backed positions are valued using the remaining balance and the current market price. Valuations may not represent sales proceeds. The secondary market for CDs generally liquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

**Alternative Investments:** Also called Non-Standard Assets (NSA), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts); commodity pools, private equity, private debt or hedge funds. All typically are illiquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, independent appraisals, the program's net assets, and/or third party tender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as NP. For additional detail regarding AI valuation, please contact Client Services. AI are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

**Auction Rate Securities (ARS) Pricing:** The market values for ARS have been obtained, if available, from an independent source. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position as NP. ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market, and its clearinghouse, if any, on which such transactions are executed; (ii) federal and state laws, and the rules and regulations promulgated thereunder; and (iii) the rules and regulations of FINRA and the Federal Reserve System.

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**Option Assignment:** All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all client short positions by an automated procedure.

**Free Credit Balances (Rule 15c3-2 & 3):** Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

**Margin Accounts (Regulation T):** If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

**Payment for Order Flow Disclosure (Rules 606 and 607):** The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker-dealers, exchanges and alternative trading systems (including electronic communications networks)) for execution. Compensation generally is in the form of a per share or per contract cash payment. TD Ameritrade posts SEC Rule 606 quarterly reports that include order routing disclosures at [www.tdameritrade.com](http://www.tdameritrade.com). A written copy is available upon request. In addition, TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades.

TD Ameritrade regularly executes the execution capability provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 6310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price improvement likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement is available under certain market conditions and for certain order types and we regularly monitor executions to test for such improvement if available.

**Trade Confirmations (Rule 10b-10):** All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchased executed.

**Taxes:** Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

**Privacy Policy Notification:** A copy of the TD Ameritrade privacy policy is available at [www.tdameritrade.com](http://www.tdameritrade.com).

**Callable Securities:** The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-643-3800, or by writing to P.O. Box 2000, Omaha, NE 68103 or by email at [clientservice@tdameritrade.com](mailto:clientservice@tdameritrade.com). The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days for any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.  
 (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.  
 (3) Tell us the dollar amount of the suspected error.  
 We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

<sup>1</sup>Due to rounding adjustments, the statement details may not equal the statement totals.

<sup>2</sup>Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.



Statement Reporting Period:  
11/01/15 - 11/30/15

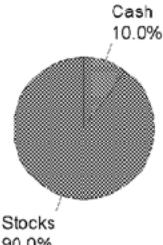
800-669-3900  
TD AMERITRADE  
DIVISION OF TD AMERITRADE INC.  
PO BOX 2209  
OMAHA, NE 68103-2209  
TD Ameritrade Clearing, Inc., Member SIPC

Statement for Account # 1748  
ROBERT B LADD

**Announcements:**

Filled with fresh thinking and creative approaches, The Ticker Tape® is your go-to resource for investing & trading. Stay up to date with market insights & commentary from TD Ameritrade every market day. Visit [www.thetickertape.com](http://www.thetickertape.com)

Investment	Portfolio Summary						Portfolio Allocation
	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield	
Cash	\$689.47	\$2,689.47	(\$2,000.00)	-	\$ -	-	
Insrd Dep Acct (IDA)	-	-	-	-	-	-	
Money Market	-	-	-	-	-	-	
Short Balance	-	-	-	-	-	-	
Stocks	6,171.24	103,648.32	(97,477.08)	(94.0)%	-	-	
Short Stocks	-	-	-	-	-	-	
Fixed Income	-	-	-	-	-	-	
Options	-	-	-	-	-	-	
Short Options	-	-	-	-	-	-	
Mutual Funds	-	-	-	-	-	-	
Other	-	-	-	-	-	-	
<b>Total</b>	<b>\$6,860.71</b>	<b>\$106,337.79</b>	<b>(\$99,477.08)</b>	<b>(93.5)%</b>	<b>\$ 0.00</b>	<b>0.0%</b>	
Margin Equity	100.0%						



Cash Activity Summary		Income & Expense Summary			Performance Summary		
	Current	YTD	Reportable	Non Reportable	YTD		
<b>Opening Balance</b>	\$2,689.47	\$25.16	<b>Income</b>			<b>Cost Basis As Of - 11/30/15 **</b>	<b>\$5,186.16</b>
Securities Purchased	-	(119,150.47)	Dividends	\$ -	\$ -	Unrealized Gains	985.08
Securities Sold	-	71,815.00	Interest	-	-	Unrealized Losses	-
Funds Deposited	-	50,000.00	Other	-	-	Funds Deposited/(Disbursed) <sup>YTD</sup>	48,000.00
Funds Disbursed	(2,000.00)	(2,000.00)	<b>Expense</b>			Income/(Expense) <sup>YTD</sup>	(0.23)
Income	-	0.09	Interest	-	(0.32)	Securities Received/(Delivered) <sup>YTD</sup>	(69,030.00)
Expense	-	(0.32)	Fees	-	-	**For cost-basis information, refer to <a href="http://www.tdameritrade.com">www.tdameritrade.com</a>	
Other	-	0.01	Other	-	-		
<b>Closing Balance</b>	<b>\$689.47</b>	<b>\$689.47</b>	<b>Net</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$0.23)</b>	

**Statement for Account # 4748**  
 11/01/15 - 11/30/15

<b>Online Cash Services Summary</b>		
<b>Description</b>	<b>Current</b>	<b>Year To Date</b>
<b>CREDITS</b>		
Electronic Transfer	\$ -	\$ 50,000.01
<i>Subtotal</i>	0.00	50,000.01
<b>DEBITS</b>		
Electronic Transfer	\$ (2,000.00)	\$ (2,000.00)
<i>Subtotal</i>	(2,000.00)	(2,000.00)
<b>TOTAL</b>	<b>(2,000.00)</b>	<b>48,000.01</b>

<b>Income Summary Detail*</b>		
<b>Description</b>	<b>Current</b>	<b>Year to Date</b>
Interest Income Credit Balance	\$ 0.00	\$ 0.09
Margin Interest Charged	0.00	(0.32)

\*This section displays current and year to date taxation values for this account. The current totals may not equate to the total payments listed on this statement as corrections to tax reporting may also be included. These corrections can include changes made to previous payments and removal of payments reportable in a previous tax year (spillover dividends). The year to date totals will accurately reflect your cumulative amount for the year.

<b>Account Positions</b>										
<b>Investment Description</b>	<b>Symbol/ CUSIP</b>	<b>Quantity</b>	<b>Current Price</b>	<b>Market Value</b>	<b>Purchase Date</b>	<b>Cost Basis</b>	<b>Average Cost</b>	<b>Unrealized Gain/(Loss)</b>	<b>Estimated Income</b>	<b>Yield</b>
<b>Stocks - Margin</b>										
MGT CAPITAL INVESTMENTS INC COM	MGT	23,901	\$ 0.2582	\$ 6,171.24	10/01/15	\$ 5,186.16	\$ 0.22	\$ 985.08	\$ -	-
<b>Total Stocks</b>				<b>\$6,171.24</b>		<b>\$5,186.16</b>		<b>\$985.08</b>	<b>\$0.00</b>	<b>0.0%</b>
<b>Total Margin Account</b>				<b>\$6,171.24</b>		<b>\$5,186.16</b>		<b>\$985.08</b>	<b>\$0.00</b>	<b>0.0%</b>

**Statement for Account # 4748**  
**11/01/15 - 11/30/15**

Category	Online Cash Services Transaction Detail			Amount
	Transaction Date	Description		
<b>DEBITS</b>				
Electronic Transfer	11/05/2015	ACH OUT - 11/04/2015 06:12PM		\$ (2,000.00)
<b>Subtotal</b>				(2,000.00)
<b>TOTAL</b>				(2,000.00)

Account Activity									
Trade Date	Settle Date	Acct Type	Transaction/Cash Activity*	Description	Symbol/CUSIP	Quantity	Price	Amount	Balance
<b>Opening Balance</b>									\$2,689.47
11/04/15	11/05/15	Margin	- Funds Disbursed	ACH OUT - 11/04/2015 06:12PM	-	-	\$ 0.00	\$ (2,000.00)	689.47
11/27/15	11/27/15	Margin	Delivered -	MGT CAPITAL INVESTMENTS INC	MGT	300,000-	0.00	-	689.47
				COM					
				DTC ACT FILE REC 1502					
<b>Closing Balance</b>									\$689.47

\*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.



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**Privacy Policy Notification:** A copy of the TD Ameritrade privacy policy is available at [www.tdameritrade.com](http://www.tdameritrade.com).

**Callable Securities:** The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-649-3800, or by writing to P.O. Box 2000, Omaha, NE 68103 or by email at [clientservice@tdameritrade.com](mailto:clientservice@tdameritrade.com). The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days for any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.  
 (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.  
 (3) Tell us the dollar amount of the suspected error.  
 We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

<sup>1</sup>Due to rounding adjustments, the statement details may not equal the statement totals.

<sup>2</sup>Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.



Statement Reporting Period:  
12/01/15 - 12/31/15

800-669-3900  
TD AMERITRADE  
DIVISION OF TD AMERITRADE INC.  
PO BOX 2209  
OMAHA, NE 68103-2209  
TD Ameritrade Clearing, Inc., Member SIPC

Statement for Account # 1748  
ROBERT B LADD

Investment	Current Value	Prior Value	Portfolio Summary			Estimated Income	Estimated Yield	Portfolio Allocation
			Period Change	% Change				
Cash	\$ -	\$689.47	(\$689.47)	-	-	\$ -	-	-
Insrd Dep Acct (IDA)	-	-	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-	-	-
Stocks	-	6,171.24	(6,171.24)	(100.0)%	-	-	-	-
Short Stocks	-	-	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-	-
Short Options	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 0.00</b>	<b>\$6,860.71</b>	<b>(\$6,860.71)</b>	<b>(100.0)%</b>		<b>\$ 0.00</b>	<b>0.0%</b>	

Cash Activity Summary		Income & Expense Summary			Performance Summary		
	Current	YTD	Reportable	Non Reportable	YTD		
<b>Opening Balance</b>	\$689.47	\$25.16	<b>Income</b>			<b>Cost Basis As Of - 12/31/15 **</b>	\$ -
Securities Purchased	-	(119,150.47)	Dividends	\$ -	\$ -	Unrealized Gains	-
Securities Sold	-	71,815.00	Interest	-	-	Unrealized Losses	-
Funds Deposited	-	50,000.00	Other	-	-	Funds Deposited/(Disbursed) <sup>YTD</sup>	47,310.53
Funds Disbursed	(689.47)	(2,689.47)	<b>Expense</b>			Income/(Expense) <sup>YTD</sup>	(0.23)
Income	-	0.09	Interest	-	(0.32)	Securities Received/(Delivered) <sup>YTD</sup>	(75,005.25)
Expense	-	(0.32)	Fees	-	-	**For cost-basis information, refer to <a href="http://www.tdameritrade.com">www.tdameritrade.com</a>	
Other	-	0.01	Other	-	-		
<b>Closing Balance</b>	<b>\$ 0.00</b>	<b>\$0.00</b>	<b>Net</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(0.23)</b>	

**Statement for Account # 1748**  
 12/01/15 - 12/31/15

<b>Online Cash Services Summary</b>		
<b>Description</b>	<b>Current</b>	<b>Year To Date</b>
<b>CREDITS</b>		
Electronic Transfer	\$ -	\$ 50,000.01
<i>Subtotal</i>	0.00	50,000.01
<b>DEBITS</b>		
Electronic Transfer	\$ (689.00)	\$ (2,689.00)
<i>Subtotal</i>	(689.00)	(2,689.00)
<b>TOTAL</b>	<b>(689.00)</b>	<b>47,311.01</b>

<b>Income Summary Detail*</b>		
<b>Description</b>	<b>Current</b>	<b>Year to Date</b>
Interest Income Credit Balance	\$ 0.00	\$ 0.09
Margin Interest Charged	0.00	(0.32)

\*This section displays current and year to date taxation values for this account. The current totals may not equate to the total payments listed on this statement as corrections to tax reporting may also be included. These corrections can include changes made to previous payments and removal of payments reportable in a previous tax year (spillover dividends). The year to date totals will accurately reflect your cumulative amount for the year.

<b>Online Cash Services Transaction Detail</b>				
<b>Category</b>	<b>Transaction Date</b>	<b>Description</b>	<b>Amount</b>	
<b>DEBITS</b>				
Electronic Transfer	12/04/2015	ACH OUT - 12/03/2015 06:08PM	\$ (689.00)	
<i>Subtotal</i>			(689.00)	
<b>TOTAL</b>			<b>(689.00)</b>	

<b>Account Activity</b>									
<b>Trade Date</b>	<b>Settle Date</b>	<b>Acct Type</b>	<b>Transaction/ Cash Activity*</b>	<b>Description</b>	<b>Symbol/ CUSIP</b>	<b>Quantity</b>	<b>Price</b>	<b>Amount</b>	<b>Balance</b>
<b>Opening Balance</b>									
12/03/15	12/04/15	Margin	- Funds Disbursed	ACH OUT - 12/03/2015 06:08PM	-	-	\$ 0.00	\$ (689.00)	\$689.47 0.47

**Statement for Account #** 1748  
**12/01/15 - 12/31/15**

<b>Account Activity</b>									
Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
12/10/15	12/10/15	Margin	Delivered -	MGT CAPITAL INVESTMENTS INC COM TOA TO E*TRADE SECURITIES INC SD 12/10/2015 0385	MGT	23,901-	0.00	-	0.47
12/10/15	12/10/15	Margin	Journal - Funds Disbursed	TOA CASH BALANCE OUT	-	-	0.00	(0.47)	0.00
<b>Closing Balance</b>									<b>\$ 0.00</b>

\*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

**Important Information**

ANNUAL MARGIN DISCLOSURE

Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a result, the firm can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with TD Ameritrade, in order to maintain the required equity in the account.

**It is important that you fully understand the risks involved in trading securities on margin. These risks include the following: You can lose more funds than you deposit in the margin account. The firm can force the sale of securities or other assets in your account(s). The firm can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" maintenance requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call.**

STATEMENT OF FINANCIAL CONDITION

The most recent statement of financial condition for TD Ameritrade Clearing, Inc. may be obtained at no cost, via the Internet at <http://www.tdameritrade.com/financialstatement.html> on or before December 29, 2015, or by contacting TD Ameritrade Clearing, Inc. at 1-800-237-8692. As of September 30, 2015, TD Ameritrade Clearing, Inc. had net capital and a net capital requirement of \$1.58 billion and \$310 million, respectively. A copy of the report and comments is currently available for customers' inspection at the principal office of the Securities and Exchange Commission in Washington DC and the Denver, CO office of the Commission.

ANTI-MONEY LAUNDERING REQUIREMENTS

The USA PATRIOT Act is designed to detect, deter, and punish terrorists and/or terrorist groups in the United States and abroad. The Act requires U.S. financial institutions and brokerage firms to implement comprehensive anti-money laundering programs.

What is money laundering?

Money laundering is the process of disguising illegally obtained funds so that they appear to come from legitimate sources or activities. Money laundering occurs in connection with a wide variety of crimes, including (but not limited to) illegal arms sales, drug trafficking, fraud, terrorism, embezzlement, and political corruption.

How big is the problem and why is it important?

According to the U.S. Department of State, one recent estimate puts the amount of worldwide money laundering activity at roughly \$1 trillion per year. The use of the U.S. financial system by criminals to facilitate terrorism or other crimes could taint our financial markets.

**Statement for Account # 4748**  
12/01/15 - 12/31/15

**Important Information**

What is TD Ameritrade required to do?

As required by the USA PATRIOT Act, our anti-money laundering program designates a special Compliance Officer to ensure compliance with applicable laws, maintains policies and procedures to detect and report suspicious transactions, performs employee training, and conducts independent audits. Federal law also requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. As part of this requirement, we may ask you to provide various identification documents or other information. Until you provide the information or documents required, we may not be able to open an account or process transactions for you.

We thank you for your patience and look forward to your support in our efforts to deny terrorist groups access to America's financial system.